

GOVERNMENT OF INDIA
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

LOK SABHA
UNSTARRED QUESTION NO. 345
TO BE ANSWERED ON 03.02.2022

BANK CREDIT/LOAN TO MSME SECTOR

345. SHRI SISIR KUMAR ADHIKARI:

Will the Minister of MICRO, SMALL AND MEDIUM ENTERPRISES be pleased to state:

- (a) the details of bank credit/ loan to the Micro, Small and Medium Enterprises (MSMEs) during the last five financial years, year-wise;
- (b) whether the real growth in bank credit to the MSME sector has dropped;
- (c) if so, the details thereof, year-wise and the reasons therefor; and
- (d) the steps being taken by the government to increase the loan credit to MSMEs?

ANSWER

MINISTER OF MICRO, SMALL AND MEDIUM ENTERPRISES
(SHRI NARAYAN RANE)

(a) to (c): As reported by Reserve Bank of India (RBI) the details of outstanding bank credit to the Micro, Small and Medium Enterprises (MSMEs) during the last five financial years, year-wise are as under:

(No of Accounts in lakhs and Amount in Rs. Crore)

Year ended	Micro Enterprises		Small Enterprises		Medium Enterprises		Total MSME	
	No. of A/cs	Amt. O/s	No. of A/cs	Amt. O/s	No. of A/cs	Amt. O/s	No. of A/cs	Amt. O/s
Mar-17	213.25	5,29,519.42	18.80	5,40,610.05	1.57	2,26,269.34	233.61	12,96,398.82
Mar-18	228.97	5,66,137.92	30.67	5,83,215.90	1.90	1,74,885.52	261.54	13,24,239.34
Mar-19	295.05	6,75,200.50	23.03	6,38,030.79	2.60	1,97,419.22	320.68	15,10,650.52
Mar-20	353.02	7,46,043.67	27.62	6,67,734.90	3.54	1,99,803.60	384.18	16,13,582.17
Mar-21	387.93	8,21,027.77	27.82	6,62,998.50	4.44	2,99,898.53	420.19	17,83,924.80

Source: RBI

(d): The Government has taken a number of initiatives in recent years for MSMEs to increase the loan credit which inter-alia includes measures such as (i) Rs. 4.5 lakh crore Collateral free Automatic Loans under Emergency Credit Line Guarantee Scheme (ECLGS) for businesses, including MSMEs; (ii) Rs. 20,000 crore Credit Guarantee Scheme for Subordinate Debt (CGSSD); MSMEs have also been supported by the ongoing financial assistance schemes of this Ministry i.e. (i) Prime Minister's Employment Generation Programme (PMEGP) which is a major credit-linked subsidy programme aimed at generating self-employment; and (ii) Credit Guarantee Scheme (CGS) to strengthen credit delivery system and facilitate the flow of credit to the Micro and Small Enterprise sector without the hassles of collateral and third party guarantee.
